

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 10-10087-KAO**  
**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lloyd A Ball  
16903 SE 149th St  
Renton, WA 98059

LaShanda E Ball  
16903 SE 149th St  
Renton, WA 98059

Social Security/Individual Taxpayer ID No.:  
xxx-xx-9976

xxx-xx-2083

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **January 7, 2010**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: May 5, 2010

Karen A. Overstreet  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 10-10087

User: admin  
Form ID: bl8

Page 1 of 1  
Total Noticed: 18

Date Rcvd: May 05, 2010

The following entities were noticed by first class mail on May 07, 2010.

db/jdb +Lloyd A Ball, LaShanda E Ball, 16903 SE 149th St, Renton, WA 98059-8824  
sr Wells Fargo Bank National Association, as Trustee for the Certificateholders of,  
Certificateholders of Structures Asset, Mortg Investments II Inc Trust 2007-AR4,  
c/o Jesse Baker, PO Box 17933, San Diego, CA 92177-0933  
952204576 +American Home Mtg Srv, Attn: Bankruptcy, 4600 Regent Blvd, Irving, TX 75063-2443  
952204578 +BECU, PO Box 97050, Seattle, WA 98124-9750  
952204577 +Bank Of America, PO Box 17054, Wilmington, DE 19850-7054  
952204581 +Citibank USA, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507  
952204582 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, PO Box 5170,  
Simi Valley, CA 93062-5170  
952204584 +EMC Mortgage, Attention: Bankruptcy Clerk, PO Box 293150, Lewisville, TX 75029-3150  
952204589 +Qualstar Credit Union, 2115 152nd Ave Ne, Redmond, WA 98052-5520  
952204590 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, 4325 17th Ave S, Fargo, ND 58125)  
952204592 +Webster Bank, 609 W Johnson Ave, Cheshire, CT 06410-4502

The following entities were noticed by electronic transmission on May 05, 2010.

smg EDI: WADEPREV.COM May 05 2010 18:58:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
952204577 +EDI: BANKAMER2.COM May 05 2010 18:58:00 Bank Of America, PO Box 17054,  
Wilmington, DE 19850-7054  
952204579 +EDI: CAPITALONE.COM May 05 2010 18:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
PO Box 5155, Norcross, GA 30091-5155  
952204581 +EDI: CITICORP.COM May 05 2010 18:58:00 Citibank USA, Attn: Centralized Bankruptcy,  
PO Box 20507, Kansas City, MO 64195-0507  
952204583 +EDI: DISCOVER.COM May 05 2010 18:58:00 Discover Fin Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316  
952204585 +EDI: RMSC.COM May 05 2010 18:58:00 Gemb/Care Credit, PO Box 981439,  
El Paso, TX 79998-1439  
952204586 EDI: IRS.COM May 05 2010 18:58:00 Internal Revenue Service, PO BOX 21125,  
PHILADELPHIA, PA 19114  
952204588 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB,  
Attention: Bankruptcy Department, PO Box 6566, Englewood, CO 80155-6566  
952204590 EDI: USBANKARS.COM May 05 2010 18:58:00 US Bank, 4325 17th Ave S, Fargo, ND 58125  
952204591 +E-mail/Text: loancontrol@watermarkcu.org Watermark Credit Union,  
800 Stewart St, Seattle, WA 98101-1306

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company  
952204580 Chase  
952204587 Nicholas Ellis

TOTALS: 3, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2010

Signature:

